

Combined Declaration and Power of Attorney for Patent Application

Docket Number: 00982.0004.NPUS00

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR ANALYZING TRANSACTION DATA, the specification of which is attached hereto unless the following box is checked:

was filed on July 23, 2001 ;
as United States Application Number or PCT International Application Number 09/912,280 ; and
was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information that is material to patentability as defined in 37 C.F.R. § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application, which designated at least one country other than the United States listed below, and have also identified below any foreign application for patent or inventor's certificate, or PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s) Priority Claimed

Yes No

(Application No.)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes <input type="checkbox"/> No
-------------------	-----------	------------------------	--

(Application No.)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes <input type="checkbox"/> No
-------------------	-----------	------------------------	--

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

(Application No.)	(Filing Date)
-------------------	---------------

(Application No.)	(Filing Date)
-------------------	---------------

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or under § 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information that is material to patentability as defined in 37 C.F.R. § 1.56 that became available between the filing date of the prior application and the national or PCT international filing date of this application.

(Application No.)	(Filing Date)	(Status - patented, pending, abandoned)
-------------------	---------------	---

(Application No.)	(Filing Date)	(Status - patented, pending, abandoned)
-------------------	---------------	---

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Jason C. Abair, Reg. No. 44,007	Christopher L. Kelley, Reg. No. 42,714
Ethan B. Andelman, Reg. No. 48,997	Brian S.Y. Kim, Reg. No. 41,114
William D. Belanger, Reg. No. 40,509	Viola T. Kung, Reg. No. 41,131
Michael J. Bell, Reg. No. 39,604	Robert C. Laurenson, Reg. No. 34,206
Luisa Bigornia, Reg. No. 45,974	Joseph P. Lavelle, Reg. No. 31,036
Andrew S. Brenc, Reg. No. 45,534	Don F. Livornese, Reg. No. 32,040
Celine T. Callahan, Reg. No. 34,301	David R. Marsh, Reg. No. 41,408
Jenny W. Chen, Reg. 44,604	Christopher A. Mathews, Reg. No. 35,944
Robin C. Chiang, Reg. No. 46,619	Matthew J. Moore, Reg. No. 42,012
June E. Cohan, Reg. No. 43,741	Andrew Y. Piatnicia, Reg. No. 40,772
Chris Comuntzis, Reg. No. 31,097	M. Todd Rands, Reg. No. 46,249
Mary S. Consalvi, Reg. No. 32,212	Glenn W. Rhodes, Reg. No. 31,790
Thomas E. Coverstone, Reg. No. 36,492	Richard M. San Pietro, Reg. No. 45,071
Ben M. Davidson, Reg. No. 38,424	Charles Bret Scaton, Reg. No. 46,171
Ross E. Davidson, Reg. No. 41,698	Michael J. Stimson, Reg. No. 45,429
James F. Davis, Reg. No. 21,072	Jennifer A. Tipsord, Reg. No. 40,205
Thomas M. Dunham, Reg. No. 39,965	William K. West, Reg. No. 22,057
Joel Mark Freed, Reg. No. 25,101	Justin A. White, Reg. No. P-48,883
Darren J. Gold, Reg. No. 47,599	Adam K. Whiting, Reg. No. 44,400
Alan M. Grimaldi, Reg. No. 26,599	Jayna R. Whitt, Reg. No. 47,175
J. Jay Giuliano, Reg. No. 41,810	Karen K. Wong, Reg. No. 44,409
Albert P. Halluin, Reg. No. 25,227	Robert J. Worrall, Reg. No. 37,969
Leslie L. Jacobs, Jr., Reg. No. 40,659	Wallace Wu, Reg. No. 45,380
Derek J. Jardieu, Reg. No. 44,483	Matthew S. Zises, Reg. No. 47,246

Send Correspondence to:

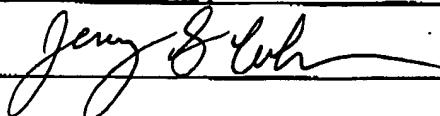
Darren G. Gold
HOWREY SIMON ARNOLD & WHITE, LLP
301 Ravenswood Avenue
Box No. 34
Menlo Park, CA 94025
Facsimile: (650) 463-8400

Direct Telephone Calls to: (650) 463-8100

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor
Jeremy Stein COHEN

Inventor's signature



Date 11/13/01

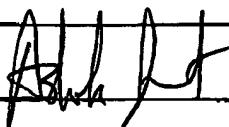
Residence
1243 W. Washington Avenue, #1, Sunnyvale, California 94086

Citizenship
USA

Mailing Address
1243 W. Washington Avenue, #1, Sunnyvale, California 94086

Full name of second inventor
Ashok Narain SRIVASTAVA

Second inventor's signature



Date 11/12/01

Residence
#457 Fairmont Avenue, Mountain View, California 94041

Citizenship
USA

Mailing Address
#457 Fairmont Avenue, Mountain View, California 94041

(Supply similar information and signature for subsequent joint inventors, if any)

11/14/01 15:52 FAX 650 356 4001 004